Community-based universal health insurance scheme

182 SHRI GAYA SINGH:
SHRI V.V. RAGHAVAN:

Will the Minister of FINANCE be pleased to state:

(a) whether the Community-based Universal Health Insurance Scheme announced in the budget speech has since been launched;

(b) if so, the salient features thereof; and

(c) when it was launched and the response of the public to the scheme?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANANDRAO VITHOBA ADSUL): (a) Yes, Sir.

(b) and (c) The Universal Health Insurance Policy provides for reimbursement of medical expenses upto Rs. 30,000/- towards hospitalisation, floated amongst the entire family, death cover due to an accident for Rs. 25,000/- to the earning head of the family and compensation due to loss of earning of the earning head of the family @ Rs. 50/- per day upto a miximum of 15 days, after a waiting period of three days, when the earning head of the family is hospitalised. The premium under the Policy is Re: 1/- per day (*i.e.* Rs. 365/- per year) for an individual, Rs. 1.50 per day for a family of five limited to spouse and children, and Rs. 2/- per day for covering dependent parents within the overall family size of seven. A subsidy of Rs. 100/- per family per year towards annual premium for "Below Poverty Line" families is also provided under the Scheme.

Some of the public sector general insurance companies had test-run this Policy on a pilot scale, in April, 2003 in 'Mumbai' and 'Bhopal'. The Policy was formally launched on a countrywide basis by the Prime Minister on 14th July, 2003. The initial response to the Policy has been encouraging.

Recommendations of expert committee on currency notes

183. DR. ABRAR AHMED: Will the Minister of FINANCE be pleased to state:

(a) whether Government have since examined the recommendations of the expert committee on increasing the life of Indian notes; and

(b) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANANDRAO VITHOBA ADSUL): (a) and (b) The Committee constituted by the Government to increase the life of Indian bank notes examined the aspects of printing of Indian bank notes on polymer substrate. After conducting printing trails and laboratory tests, it was determined that polymer substrate was not suitable for Indian Bank notes. Exploration of other alternatives to increase the life of the Indian bank notes are resorted to as a continuous process.

NPAs of nationalised banks

†184. SHRI KRIPAL PARMAR:
SHRI RAMA MUNI REDDY SIRIGIREDDY:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the total NPAs of banks have crossed Rs. One lakh crores;

(b) if so, the total NPAs of the Indian banks as on 30th June, 2003, bank-wise;

(c) the method that is being applied by Government in determining NPAs;

(d) the total NPAs of nationalised banks as on 31st March, 2002; and

(e) the steps taken or proposed to be taken by Government to reduce NPAs?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANANDRAO VITHOBA ADSUL): (a) No, Sir.

(b) Does not arise.

(c) Reserve Bank of India (RBI) has got a mechanism in place to assess the extent of non-performing assets (NPAs) of individual banks.

†Original notice of the question was received in Hindi.